

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION

In re: SHEILA MUHAMMAD	§	Case No. 20-bk-13931
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/30/2020.
- 2) The plan was confirmed on 03/17/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 08/11/2022.
- 6) Number of months from filing or conversion to last payment: 20.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,100.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 8,400.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 8,400.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 7,728.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 672.00	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 8,400.00
Attorney fees paid and disclosed by debtor(s):	\$ 350.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GEORGETTE MILLER, ESQ.	Lgl	11,350.00	NA	NA	7,728.00	0.00
LVNV FUNDING	Uns	1,367.58	1,367.58	0.00	0.00	0.00
NAVY FEDERAL CREDIT UNION	Uns	0.00	374.29	374.29	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	527.72	527.72	0.00	0.00
Cadles of West Virginia LLC	Uns	0.00	34,491.00	34,491.00	0.00	0.00
CITY OF PHILA	Sec	0.00	875.00	875.00	0.00	0.00
CITY OF PHILA	Sec	0.00	14,146.92	14,146.92	0.00	0.00
ECMC	Uns	0.00	27,865.15	27,865.15	0.00	0.00
Atlas Acquisitions LLC	Uns	0.00	436.63	436.63	0.00	0.00
CITY OF PHILA	Sec	0.00	1,022.53	1,022.53	0.00	0.00
US BANK, N.A.	Sec	0.00	191,159.41	33,715.84	0.00	0.00
US BANK, N.A.	Uns	0.00	94,520.24	94,520.24	0.00	0.00
ACIMA CREDIT FKA SIMPL	Uns	0.00	NA	NA	0.00	0.00
AMERICAN HERITAGE FCU	Uns	0.00	NA	NA	0.00	0.00
BHCU	Uns	0.00	NA	NA	0.00	0.00
CADLES OF WEST VIRGINIA	Uns	35,383.64	NA	NA	0.00	0.00
CAPITAL ONE BANK USA N	Uns	225.00	NA	NA	0.00	0.00
EAGLE ONE FCU	Uns	857.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
FIRST PREMIER BANK	Uns	0.00	NA	NA	0.00	0.00
FORGE CU FKA PSTC FCU	Uns	0.00	NA	NA	0.00	0.00
PHILADELPHIA GAS WORKS	Uns	1,713.00	NA	NA	0.00	0.00
PHILADELPHIA PARKING	Uns	1,406.00	NA	NA	0.00	0.00
PREMIER BANKCARD, LLC	Uns	527.72	NA	NA	0.00	0.00
SANTANDER BK	Uns	0.00	NA	NA	0.00	0.00
TBOM/TOTAL CRD	Uns	11,588.00	NA	NA	0.00	0.00
U S DEPT OF ED/GSL/ATL	Uns	32,162.00	NA	NA	0.00	0.00
USCB CORPORATION	Uns	694.00	NA	NA	0.00	0.00
VERIZON	Uns	251.00	NA	NA	0.00	0.00
WFB CD SVC	Uns	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 33,715.84	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 16,044.45	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 49,760.29	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 158,215.03	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 8,400.00	
Disbursements to Creditors	\$ 0.00	
TOTAL DISBURSEMENTS:		\$ 8,400.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/18/2022

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.